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FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

December 21, 2006
Date of Signature

PATENT
Case No. AUS920010441US1
(9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:)	
)	
DWIP N. BANERJEE, ET AL.)	Examiner: JANVIER, J.
)	
Serial No.: 10/042,481)	
)	
Filed: JANUARY 9, 2002)	Group Art Unit: 3622
)	
Title: METHOD PROGRAM, AND SYSTEM)	Conf. No.: 6084
FOR RESETTNG THE VALUE OF A)	
COUPON BASED ON MARKET)	
INFORMATION)	

RESPONSE TO OFFICE ACTION DATED SEPTEMBER 22, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22202-1450

Dear Sir:

This is a response to an Office Action dated September 22, 2006.